

**Information to identify the case:**

Debtor 1	Archie L. Ashley	Social Security number or ITIN xxx-xx-7606
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Samantha Ashley	Social Security number or ITIN xxx-xx-4875
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-23844-MBK		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Archie L. Ashley

Samantha Ashley

8/20/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Archie L. Ashley  
 Samantha Ashley  
 Debtors

Case No. 14-23844-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Aug 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2019.

db/jdb	+Archie L. Ashley, 10 Seely Run, Somerset, NJ 08873-2820
515062785	+Aspire Resources Inc., obo US Department of Education, 6775 Vista Drive, West Des Moines, IA 50266-9305
514901167	Dept Of Ed/Aspire Reso, Po Box 65970, West Des Moines, PA 17102
514904764	+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
514901171	+Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
514901173	+Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
514901175	+Unified CCR Partners, Ragan & Ragan PC, 3100 Route 138, Belmar, NJ 07719-9020
515086118	+Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2019 00:38:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2019 00:38:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515095514	+EDI: CINGMIDLAND.COM Aug 21 2019 04:03:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
515043995	EDI: BECKLEE.COM Aug 21 2019 04:03:00 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514932881	EDI: AIS.COM Aug 21 2019 04:03:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514901165	+EDI: AMEREXPR.COM Aug 21 2019 04:03:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
514901166	EDI: RESURGENT.COM Aug 21 2019 04:03:00 Cach, Llc, POB 10587, Greenville, SC 29603-0587
514908586	EDI: DISCOVER.COM Aug 21 2019 04:03:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
514901168	+EDI: DISCOVER.COM Aug 21 2019 04:03:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
514901169	EDI: IRS.COM Aug 21 2019 04:03:00 IRS, PO BOX 7346, Philadelphia, PA 19101-7346
514901170	+EDI: MID8.COM Aug 21 2019 04:03:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
515102250	EDI: PRA.COM Aug 21 2019 04:03:00 Portfolio Recovery Associates, LLC, c/o QCARD, POB 41067, Norfolk VA 23541
514901172	+EDI: PRA.COM Aug 21 2019 04:03:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
514901174	+EDI: SEARS.COM Aug 21 2019 04:03:00 Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
515294111	EDI: RMSC.COM Aug 21 2019 04:03:00 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
514901176	EDI: WFFC.COM Aug 21 2019 04:03:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
515089231	+EDI: WFFC.COM Aug 21 2019 04:03:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 25

Date Rcvd: Aug 20, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com  
Georgette Miller on behalf of Debtor Archie L. Ashley info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;dmayberry@georgettemillerlaw.com;smithcr50524@no  
tify.bestcase.com;GNonnenberg@georgettemillerlaw.com  
Georgette Miller on behalf of Joint Debtor Samantha Ashley info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;dmayberry@georgettemillerlaw.com;smithcr50524@no  
tify.bestcase.com;GNonnenberg@georgettemillerlaw.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
TOTAL: 7